

**Information to identify the case:**

Debtor 1	<u>Tomas Ramon Aguilar</u>	Social Security number or ITIN	xxx-xx-7974
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2	<u>Gisela Marizan</u>	Social Security number or ITIN	xxx-xx-3640
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number: 17-31555-VFP			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Tomas Ramon Aguilar

Gisela Marizan

1/19/18

**By the court:** Vincent F. Papalia  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Tomas Ramon Aguilar  
 Gisela Marizan  
 Debtors

Case No. 17-31555-VFP  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
 Form ID: 318

Page 1 of 2  
 Total Noticed: 37

Date Rcvd: Jan 19, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 21, 2018.

db +Tomas Ramon Aguilar, 421 Passaic Street, Hackensack, NJ 07601-1568  
 jdb +Gisela Marizan, 421 Passaic Street, Hackensack, NJ 07601-1568  
 517138765 +Citibank/The Home Depot, Citicorp Cr Svcs/Centralized Bankruptcy, Po Box 790040,  
 S Louis, MO 63179-0040  
 517138767 +Citicards Cbna, Citicorp Credit Svc/Centralized Bankrupt, Po Box 790040,  
 Saint Louis, MO 63179-0040  
 517138773 +Liberty Svngs Fed Cr U, 666 Newark Ave, Jersey City, NJ 07306-2398  
 517170443 Nissan - Infiniti LT, PO Box 660366, Dallas, TX 75266-0366  
 517138774 +Nissan Motor Acceptance Corp/Infinity Lt, Attn: Bankruptcy, Po Box 660360,  
 Dallas, TX 75266-0360  
 517138775 +Radio Shack/Citibank, Citicorp/Centralized Bankruptcy, Po Box 790040,  
 Saint Louis, MO 63179-0040  
 517138776 +Sst/medallion, Attn: Bankruptcy, Po Box 3999, St. Joseph, MO 64503-0999  
 517138788 +Visa Dept Store National Bank/Macy's, Attn: Bankruptcy, Po Box 8053, Mason, OH 45040-8053

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg

E-mail/Text: usanj.njbankr@usdoj.gov Jan 20 2018 00:31:15 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Jan 20 2018 00:31:12 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 cr +EDI: RMSC.COM Jan 20 2018 00:13:00 Synchrony Bank, c/o PRA Recievables Management, LL,  
 POB 41021, Norfolk, VA 23541-1021  
 517138759 +E-mail/Text: bankruptcy@affinityfcu.com Jan 20 2018 00:31:00 Affinity Fcu,  
 73 Mountainview Blvd Bld, Basking Ridge, NJ 07920-2332  
 517138760 +EDI: AMEREXPR.COM Jan 20 2018 00:13:00 Amex, Correspondence, Po Box 981540,  
 El Paso, TX 79998-1540  
 517138761 +EDI: BANKAMER.COM Jan 20 2018 00:13:00 Bank Of America, Nc4-105-03-14, Po Box 26012,  
 Greensboro, NC 27420-6012  
 517138762 +EDI: CAPITALONE.COM Jan 20 2018 00:13:00 Capital One, Attn: Bankruptcy, Po Box 30253,  
 Salt Lake City, UT 84130-0253  
 517138763 +EDI: CAUT.COM Jan 20 2018 00:13:00 Chase Auto Finance, National Bankruptcy Dept,  
 201 N Central Ave Ms Az1-1191, Phoenix, AZ 85004-1071  
 517138764 +EDI: CHASE.COM Jan 20 2018 00:13:00 Chase Card, Attn: Correspondence Dept, Po Box 15298,  
 Wilmington, DE 19850-5298  
 517138766 +EDI: CITICORP.COM Jan 20 2018 00:13:00 Citibankna, Po Box 769006,  
 San Antonio, TX 78245-9006  
 517138768 +EDI: WFNNB.COM Jan 20 2018 00:13:00 Comenitybank/New York, Attn: Bankruptcy,  
 Po Box 182125, Columbus, OH 43218-2125  
 517138769 +EDI: RCSFNBMARIN.COM Jan 20 2018 00:13:00 Credit One Bank Na, Po Box 98873,  
 Las Vegas, NV 89193-8873  
 517138770 +E-mail/Text: bknotice@erccollections.com Jan 20 2018 00:31:19 ERC/Enhanced Recovery Corp,  
 Attn: Bankruptcy, 8014 Bayberry Rd, Jacksonville, FL 32256-7412  
 517138771 +EDI: BLUESTEM Jan 20 2018 00:13:00 Fingerhut, 6250 Ridgewood Rd,  
 St Cloud, MN 56303-0820  
 517138772 +E-mail/Text: jgoley@leadersfc.com Jan 20 2018 00:31:05 Leaders Financial Comp,  
 21 Commerce Dr Fl 1, Cranford, NJ 07016-3519  
 517138777 +EDI: RMSC.COM Jan 20 2018 00:13:00 Synchb/home Design Se, Po Box 96060,  
 Orlando, FL 32896-0001  
 517140681 +EDI: RMSC.COM Jan 20 2018 00:13:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,  
 PO Box 41021, Norfolk, VA 23541-1021  
 517138778 +EDI: RMSC.COM Jan 20 2018 00:13:00 Synchrony Bank/ JC Penneys, Attn: Bankruptcy,  
 Po Box 965060, Orlando, FL 32896-5060  
 517138779 +EDI: RMSC.COM Jan 20 2018 00:13:00 Synchrony Bank/Amazon, Attn: Bankruptcy,  
 Po Box 965060, Orlando, FL 32896-5060  
 517138780 +EDI: RMSC.COM Jan 20 2018 00:13:00 Synchrony Bank/Care Credit, Attn: Bankruptcy,  
 Po Box 965060, Orlando, FL 32896-5060  
 517138781 +EDI: RMSC.COM Jan 20 2018 00:13:00 Synchrony Bank/PC Richard, Attn: Bankruptcy,  
 Po Box 965060, Orlando, FL 32896-5060  
 517138782 +EDI: RMSC.COM Jan 20 2018 00:13:00 Synchrony Bank/Sams, Attn: Bankruptcy, Po Box 965060,  
 Orlando, FL 32896-5060  
 517138783 +EDI: RMSC.COM Jan 20 2018 00:13:00 Synchrony Bank/Walmart, Attn: Bankruptcy,  
 Po Box 965060, Orlando, FL 32896-5060  
 517138784 +EDI: WTRRNBNANK.COM Jan 20 2018 00:13:00 Target, C/O Financial & Retail Svcs,  
 Mailstopn BT POB 9475, Minneapolis, MN 55440-9475  
 517138785 +EDI: CHRYSLER.COM Jan 20 2018 00:13:00 Td Auto Finance, Po Box 9223,  
 Farmington Hills, MI 48333-9223  
 517138786 +EDI: USBANKARS.COM Jan 20 2018 00:13:00 US Bank/Rms CC, Card Member Services,  
 Po Box 108, St Louis, MO 63166  
 517138787 +EDI: VERIZONEAST.COM Jan 20 2018 00:13:00 Verizon,  
 Verizon Wireless Bankruptcy Administrati, 500 Tecnolgy Dr Ste 500,  
 Weldon Springs, MO 63304-2225

TOTAL: 27

District/off: 0312-2

User: admin  
Form ID: 318

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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jan 21, 2018

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 19, 2018 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor U.S. Bank National Association, as Trustee for the  
Certificateholders Citigroup Mortgage Loan Trust Inc., Asset-Back Pass-Through Certificates,  
Series 2007-AMC1 dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com  
Eric R. Perkins eperkins@mdmc-law.com, slahr@mdmc-law.com, nj42@ecfcbis.com,  
gdelmonaco@mdmc-law.com, tcolombini@mdmc-law.com  
Jeremias E Batista on behalf of Joint Debtor Gisela Marizan jeremiasbatista@gmail.com,  
G26967@notify.cincompass.com/neidy.fuentes@gmail.com  
Jeremias E Batista on behalf of Debtor Tomas Ramon Aguilar jeremiasbatista@gmail.com,  
G26967@notify.cincompass.com/neidy.fuentes@gmail.com  
Rebecca Ann Solarz on behalf of Creditor U.S. Bank National Association, as Trustee for the  
Certificateholders Citigroup Mortgage Loan Trust Inc., Asset-Back Pass-Through Certificates,  
Series 2007-AMC1 rsolarz@kmlawgroup.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6